

Frequently Asked Questions

How do I login to www.401Save.com?

- Type www.401Save.com into either the Address Box in Internet Explorer or the Location Box in Netscape Navigator. Using a search engine to try to access www.401Save.com will most likely be unsuccessful.
- Enter your Social Security Number and Personal Identification Number (PIN) at the Participant Login Screen.
- During your first login session, the system will ask you to agree to a legal disclaimer that discusses order/transaction processing. You must click “I Agree” to access your account via the Internet. If you do not click “I Agree,” you can still access your account and initiate trades via the Voice Response System at 1-877-401-SAVE(7283)
- You may see a 40-bit browser warning if your browser software does not support 128-bit encryption. This only appears to let you know that you can use a browser that supports a higher level of security to access www.401Save.com. Clicking “Continue” will still allow you to access the site.

When are my balances updated each day?

- Balances and trades are updated on the system between 4:30 pm and 7:00 pm Pacific Time each evening that the stock markets are open.

Where can I find my vested balance?

- Your vested balance can be found by clicking on the “By Source” option under the “Account Inquiry” tab. If you believe your vesting is not correct, please contact Human Resources. Your Human Resources Department will contact the www.401Save.com team to research your work history and determine if any adjustments are necessary.

What do I do if I lose or can't remember my PIN?

- Call 1-877-401-SAVE(7283), enter your Social Security Number, and follow the directions for requesting a *PIN Reminder*, which will be sent to your home address.
- To change your PIN, call 1-877-401-SAVE(7283) and login using your Social Security Number and current PIN. Then select the option to change your PIN and confirm the change.

What is the cutoff time for initiating a trade?

- If you enter and confirm a fund reallocation by 1:00 pm Pacific Time on any day the stock markets are open, your transfers will be traded at that day's share/unit prices. If you enter and confirm a fund reallocation after 1:00 pm Pacific Time, or anytime on a weekend or holiday, your transfer will be traded on the next business day that the stock markets are open.

How can I be sure my changes were accepted?

- You should see a message indicating that “Your transaction has been completed” after entering and confirming your elections.
- You can log out, log back in, and try to initiate/review another transaction of the same type. The system should tell you that you already have a pending transaction.
- A confirmation will be mailed to your home address of record.

What is the difference between “Investment Directions” and “Fund Reallocations”?

- Investment Directions affect how your future deposits are spread among the various investment options.
- A Fund Reallocation (or transfer) will reinvest the proceeds of your **entire account balance** (including any company stock) into the investment options you selected.

<i>STEPS TO INITIATE/CONFIRM CHANGES</i>	
<i>Fund Reallocation</i>	<i>Investment Direction</i>
1. Login	1. Login
2. Select the Account Management Tab	2. Select the Account Management Tab
3. Select “Transfer Existing Savings”	3. Select “Future Savings”
4. Select “Fund Reallocation”	4. Select “Investment Direction”
5. Enter percentages (e.g. enter “40” for 40%)	5. Enter percentages (e.g. enter “40” for 40%)
6. Select “Submit Transfer Request”	6. Select “Submit”
7. If errors, go back to Step 5	7. If errors, go back to Step 5
8. If elections are correct, select “Send Transfer Request”	8. If elections are correct, select “Confirm my Investment Direction”
9. Should see message: “Your Transfer Transaction successfully entered.”	9. Should see message confirming your change was successful.

Can I take a distribution from the Plan?

- If you are no longer working for the Confederated Tribes of the Colville reservation, or any of its business units, you are eligible to take a distribution of your account balance by completing a set of distribution forms.
- Distribution forms may be downloaded from the [ww.401save.com](http://www.401save.com) web site, or are available through the CCT Benefits Office at (509) 634-2838
- If you are an active employee you may be able to take a hardship withdrawal of your pre-tax contributions. For hardship withdrawal information contact the CCT Benefits Office at (509) 634-2838

Who do I contact for questions?

- To request a PIN Reminder, call the automated phone system at (877) 401-7283.